

**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:

RESIDENTIAL CAPITAL, LLC, et al.,

Debtors.

Case No. 12-12020 (MG)

Chapter 11

Jointly Administered

**NOTICE OF HEARING ON THIRTY-SEVENTH OMNIBUS OBJECTION TO CLAIMS
(MISCLASSIFIED AND WRONG DEBTOR BORROWER CLAIMS)**

William J. Ridge

Proposed Claim(s) to be Reclassified and Redesignated				Reason for Modification	Modified Claim Amount		Modified Debtor Designation
Claim No(s); Date Filed	Asserted Debtor Name and Case No.	Classification	Amount	Claim Improperly asserts security interest or priority and was filed against incorrect Debtor	Classification	Amount	Modified Debtor Name and Case No.
See Attached		Administrative Priority			Administrative Priority		
		Administrative Secured			Administrative Secured		
		Secured			Secured		
		Priority			Priority		
		General Unsecured			General Unsecured		

PLEASE TAKE NOTICE that, on September 20, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the "Debtors") filed their *Thirty-Seventh Omnibus Objection to Claims (Misclassified and Wrong Debtor Borrower Claims)* (the "Objection") with the United States Bankruptcy Court for the Southern District of New York (the "Bankruptcy Court").¹ The category of claim objection applicable to you is identified in the table above in the column entitled "Reason for Modification".

The Objection requests that the Bankruptcy Court reclassify and redesignate one or more of your claims listed above under PROPOSED CLAIM(S) TO BE RECLASSIFIED AND

¹ A list of the Debtors, along with the last four digits of each Debtor's federal tax identification number, is available on the Debtors' website at <http://www.kccllc.net/rescap>.

REDESIGNATED on the grounds that the claim(s) improperly asserts a security interest or priority and was filed against the incorrect Debtor.² Any claim that the Bankruptcy Court reclassifies and redesignates will be reclassified as a general unsecured claim and modified as a claim filed against the proper Debtor. The Objection does NOT seek to disallow claims.

PLEASE NOTE THAT YOU WILL STILL HAVE A CLAIM REMAINING ON THE DEBTORS' CLAIMS REGISTER, EVEN IF THE OBJECTION IS GRANTED.

If you do NOT oppose the reclassification and redesignation of your claim(s) listed above under PROPOSED CLAIM(S) TO BE RECLASSIFIED AND REDESIGNATED, then you do NOT need to file a written response to the Objection and you do NOT need to appear at the hearing.

If you DO oppose the reclassification and redesignation of your claim(s) listed above under PROPOSED CLAIM(S) TO BE RECLASSIFIED AND REDESIGNATED, then you MUST file with the Bankruptcy Court and serve on the parties listed below a written response to the Objection that is received on or before 4:00 p.m. Prevailing Eastern Time on October 23, 2013 (the "Response Deadline").

Your response, if any, must contain at a minimum the following: (i) a caption setting forth the name of the Bankruptcy Court, the names of the Debtors, the case number and the title of the Objection to which the response is directed; (ii) the name of the claimant and description of the basis for the amount of the claim; (iii) a concise statement setting forth the reasons why the claim should not be reclassified and redesignated for the reasons set forth in the Objection, including, but not limited to, the specific factual and legal bases upon which you will rely in opposing the Objection; (iv) all documentation or other evidence of the claim, to the extent not included with the proof of claim previously filed with the Bankruptcy Court, upon which you will rely in opposing the Objection; (v) the address(es) to which the Debtors must return any reply to your response, if different from that presented in the proof of claim; and (vi) the name, address, and telephone number of the person (which may be you or your legal representative) possessing ultimate authority to reconcile, settle, or otherwise resolve the claim on your behalf.

The Bankruptcy Court will consider a response only if the response is timely filed, served, and received. A response will be deemed timely filed, served, and received only if the original response is actually received on or before the Response Deadline by (i) the chambers of the Honorable Martin Glenn, One Bowling Green, New York, New York 10004, Courtroom 501; (ii) counsel for the Debtors, Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104, Attn: Gary S. Lee, Esq., Norman S. Rosenbaum, Esq. and Jordan A. Wishnew, Esq., (iii) counsel for the official committee of unsecured creditors (the "Committee"), Kramer Levin Naftalis & Frankel LLP, 1117 Avenue of the Americas, New York, NY 10036, Attn: Kenneth H. Eckstein, Esq. and Douglas H. Mannal, Esq., (iv) the Office of the United States Trustee for the Southern District of New York, U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014, Attn: Tracy Hope Davis, Esq., Linda A. Riffkin, Esq., and Brian S. Masumoto, Esq., and (v) special counsel for the

² As used herein, the term "redesignate" means modify a proof of claim filed against the incorrect Debtor to accurately reflect the Debtor that is liable (to the extent such claim is ultimately allowed) on the claims register maintained in the Debtors' chapter 11 cases.

Committee, SilvermanAcampora LLP, 100 Jericho Quadrangle, Suite 300, Jericho, NY 11753, Attn: Ronald J. Friedman, Esq.

A hearing will be held on November 7, 2013 to consider the Objection. The hearing will be held at 2:00 p.m. Prevailing Eastern Time in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004, Courtroom 501. If you file a written response to the Objection, you should plan to appear at the hearing. The Debtors, however, reserve the right to continue the hearing on the Objection with respect to your claim(s). If the Debtors do continue the hearing with respect to your claim(s), then the hearing will be held at a later date. If the Debtors do not continue the hearing with respect to your claim(s), then a hearing on the Objection will be conducted on the above date.

Whether or not the Bankruptcy Court reclassifies and redesignates your claim(s) listed above under PROPOSED CLAIM(S) TO BE RECLASSIFIED AND REDESIGNATED, the Debtors have the right to object on other grounds to the claim(s) (or to any other claims you may have filed) at a later date. You will receive a separate notice of any such objections.

You may participate in a hearing telephonically provided that you comply with the Bankruptcy Court's instructions, which can be found on the Bankruptcy Court's website at www.nysb.uscourts.gov.

If you wish to view the complete Objection, you can do so on the Bankruptcy Court's electronic docket for the Debtors' chapter 11 cases, which is posted on the internet at www.nysb.uscourts.gov (a PACER login and password are required and can be obtained through the PACER Service Center at www.pacer.psc.uscourts.gov), or for free at <http://www.kcelle.net/rescap>. If you have any questions about this notice or the Objection, or if you would like to request a complete copy of the Objection at the Debtors' expense, please contact the Debtors' approved claims agent Kurtzman Carson Consultants, LLC at (888) 926-3479. CLAIMANTS SHOULD NOT CONTACT THE CLERK OF THE BANKRUPTCY COURT TO DISCUSS THE MERITS OF THEIR CLAIMS.

DATED: September 20, 2013
New York, New York

MORRISON & FOERSTER LLP
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew

**ATTORNEYS FOR DEBTORS AND
DEBTORS IN POSSESSION**

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-SEVENTH OMNIBUS OBJECTION - MODIFY - RECLASSIFY AND REDESIGNATE CLAIMS (BORROWER CLAIMS)

Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Claim Amount	Modified Debtor Name	Modified Case Number
William J. Ridge Cypress PO Box 1094 Santa Rosa Beach, FL 32459	2589	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$36,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$36,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032
William J. Ridge Glenway FL PO Box 1094 Santa Rosa Beach, FL 32459	2590	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$12,800.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$12,800.00 General Unsecured	Homecomings Financial, LLC	12-12042
William J. Ridge Moore OK PO Box 1094 Santa Rosa Beach, FL 32459	2591	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$8,200.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$8,200.00 General Unsecured	Homecomings Financial, LLC	12-12042
William J. Ridge Makah Madras PO Box 1094 Santa Rosa Beach, FL 32459	2592	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$13,500.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$13,500.00 General Unsecured	GMAC Mortgage, LLC	12-12032
William J. Ridge Independence PO Box 1094 Santa Rosa Beach, FL 32459	2593	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$14,000.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$14,000.00 General Unsecured	GMAC Mortgage, LLC	12-12032
William J. Ridge Tennison PO Box 1094 Santa Rosa Beach, FL 32459	2594	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$12,500.00 Secured \$0.00 Priority \$0.00 General Unsecured	Residential Capital, LLC	12-12020	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$12,500.00 General Unsecured	GMAC Mortgage, LLC	12-12032

UNITED STATE BANKRUPTCH CORUT
SOUTHERN DISTRICT OF NEW YORK

In re:)
RESIDENTIAL CAPITAL, LLC, et at) Case No. 12-12020(MG)
Debtors.) Chapter 11
Jointly Administrated

v.

William J. Ridge
Claimant/Defendant

**NOTICE OF HEARING ON THIRTY-SEVENTH OMNIBUS OBJECTION TO CLAIMS
(MISCLASSIFIED AND WRONG DEBTOR BORROWER CLAIMS)**

1. Claimant is a lay person and is not expected to possess the same legal expertise as a State licensed Attorney (all i's and t's correct, all documents submitted to follow exact document outlines, etc).
2. Claimant Objects to reclassification of claim as asserted under "Reason for Modification".
3. Claimant Objects to reclassification as General Unsecured.
4. Claimant relied on Debtors word, actions, knowledge, underwriting expertise to fund loans.
5. Therefore, Claimant has a "secured" financial stake in each loan/debt.
6. Claimant was estopped from making legitimate financial decisions based on item 4 above.
7. Claimant can show lender underwriting fraud to secure loans for the Claimant and resell loans on behalf of the Claimant. Therefore the Claimant has a legitimate right to maintain financial claim as "Secured".
8. Claimant maintains "Secured" status of claim for refund of down payments/expenses used to secure loans issued by Plaintiff, Residential Capital, LLC.
9. Claimant submitted documents at an earlier data that supports Lender Fraud, Lender misrepresentations and misconduct by Lender Representatives.
- 10.

Claimant submits objection to reclassification on the following claim numbers:

2589 Cypress
2590 Glenway
2591 Moore OK
2592 Maliah Madras
2593 Independence
2594 Tennyson

Respectfully,
Signed 10-8 @ 1141 hrs.

William J. Ridge, Claimant
Mobile Home Office Number 503 568 7388
rmsone@comcast.net
eFax 15035687388@efaxsend.com
PO Box 1094
Santa Rosa Beach, FL 32459

I certify this is a true and original copy of objection to reclassification and this notice was served to the following via Certified-Track-able Mail:
United States Bankruptcy Court
Southern District
C/O Clerk of Courts
Honorable Judge Martin Glenn
One Bowling Green
New York, New York 10004

Kurtzman Carson Consultants
2335 Alaska Ave
El Segundo, CA 90245

Morrison & Foerster, LLP
1290 Ave of the Americans
New York, New York 10104
Telephone 2124688000
Fax 2124687900
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew
Attorneys for Debtors and Debtors in Possession